

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Policy Group: Low-Quality						
Statewide Total	HHI: 3,773.13			2,954.70		
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	3,257.51	52%	2	3,411.05	20%
ALLSTATE INSURANCE COMPANY	2	2,005.75	32%	4	1,759.45	10%
CITIZENS INSURANCE COMPANY OF AMERICA	3	493.33	8%	5	292.50	2%
NORTHERN MUTUAL INSURANCE COMPANY	4	218.00	3%	6	210.94	1%
HORACE MANN INSURANCE COMPANY	5	103.57	2%	7	103.50	1%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	6	68.08	1%	8	55.93	0%
MICHIGAN INSURANCE COMPANY	7	39.00	1%	9	40.00	0%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	8	32.00	1%	11	20.00	0%
Total	6,217.24			5,893.37		
Detroit City	HHI: 4,208.20			3,856.63		
ALLSTATE INSURANCE COMPANY	1	673.58	60%	3	534.00	15%
CITIZENS INSURANCE COMPANY OF AMERICA	2	242.33	22%	5	147.75	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	121.98	11%	4	164.17	5%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	4	33.50	3%	6	26.76	1%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	5	22.00	2%	7	12.00	0%
GE PROPERTY & CASUALTY INSURANCE COMPANY	6	14.00	1%	8	8.00	0%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	6.00	1%	9	4.42	0%
STATE FARM FIRE AND CASUALTY COMPANY	7	6.00	1%	10	3.00	0%
Total	1,119.39			900.10		
Remainder of Wayne County	HHI: 7,827.12			4,358.05		
ALLSTATE INSURANCE COMPANY	1	452.25	88%	2	377.50	19%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	32.86	6%	4	29.66	1%
CITIZENS INSURANCE COMPANY OF AMERICA	3	12.17	2%	8	2.08	0%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	4	9.58	2%	5	8.00	0%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	5	3.00	1%	7	3.00	0%
HORACE MANN INSURANCE COMPANY	6	1.58	0%	9	1.00	0%
STATE FARM GENERAL INSURANCE COMPANY	7	1.00	0%			
STATE FARM FIRE AND CASUALTY COMPANY	8	0.41	0%	6	5.00	0%

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	Rank	Total	Percent	Rank	Total	Percent
Total		512.85			426.24	
Warren City		HHI: 7,380.46			4,299.48	
ALLSTATE INSURANCE COMPANY	1	53.66	86%	2	48.75	29%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	3.00	5%	5	1.14	1%
CITIZENS INSURANCE COMPANY OF AMERICA	2	3.00	5%	6	1.00	1%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	4	2.00	3%	4	2.00	1%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	5	1.00	2%			
GLENS FALLS INSURANCE COMPANY, THE	6	0.05	0%			
Total		62.71			52.89	
Remainder of Macomb County		HHI: 8,005.87			6,307.85	
ALLSTATE INSURANCE COMPANY	1	206.41	89%	2	164.00	19%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	14.93	6%	3	13.77	2%
STATE FARM GENERAL INSURANCE COMPANY	3	2.00	1%			
CITIZENS INSURANCE COMPANY OF AMERICA	3	2.00	1%	7	1.00	0%
STATE FARM FIRE AND CASUALTY COMPANY	3	2.00	1%	5	5.00	1%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	3	2.00	1%	6	2.00	0%
HORACE MANN INSURANCE COMPANY	7	1.00	0%	7	1.00	0%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	1.00	0%	7	1.00	0%
Total		231.34			187.77	
Ann Arbor City		HHI: 4,310.03			8,768.82	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	4.96	55%	3	2.96	3%
ALLSTATE INSURANCE COMPANY	2	3.00	33%	2	3.00	3%
CITIZENS INSURANCE COMPANY OF AMERICA	3	1.00	11%			
Total		8.96			5.96	
Remainder of Washtenaw County		HHI: 5,006.72			7,305.38	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	17.39	52%	2	18.56	8%
ALLSTATE INSURANCE COMPANY	2	16.16	48%	3	13.33	5%
Total		33.55			31.89	
Flint City		HHI: 4,919.58			2,696.42	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	65.04	66%	1	64.39	33%
ALLSTATE INSURANCE COMPANY	2	17.00	17%	4	11.33	6%

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	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	3	15.25	16%	5	10.25	5%
STATE FARM GENERAL INSURANCE COMPANY	4	1.00	1%			
Total		98.29			85.97	
Remainder of Genesee County						
		HHI: 6,151.51			5,158.71	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	61.96	76%	2	64.41	22%
ALLSTATE INSURANCE COMPANY	2	14.50	18%	5	6.66	2%
HORACE MANN INSURANCE COMPANY	3	3.83	5%	4	8.42	3%
CITIZENS INSURANCE COMPANY OF AMERICA	4	1.00	1%	6	1.00	0%
Total		81.29			80.49	
Grand Rapids City						
		HHI: 4,403.69			2,522.95	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	100.78	60%	2	98.66	28%
CITIZENS INSURANCE COMPANY OF AMERICA	2	43.75	26%	4	34.58	10%
ALLSTATE INSURANCE COMPANY	3	17.16	10%	5	14.66	4%
MICHIGAN INSURANCE COMPANY	4	4.00	2%	6	3.00	1%
NORTHERN ASSURANCE COMPANY OF AMERICA, THE	5	1.00	1%			
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	5	1.00	1%	7	1.00	0%
Total		167.69			151.90	
Remainder of Kent County						
		HHI: 5,114.59			5,238.02	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	50.16	69%	2	50.48	17%
ALLSTATE INSURANCE COMPANY	2	8.66	12%	5	4.91	2%
CITIZENS INSURANCE COMPANY OF AMERICA	3	8.42	12%	4	5.50	2%
HORACE MANN INSURANCE COMPANY	4	2.00	3%	6	2.00	1%
STATE FARM FIRE AND CASUALTY COMPANY	5	1.00	1%	7	1.00	0%
MICHIGAN INSURANCE COMPANY	5	1.00	1%	7	1.00	0%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	5	1.00	1%	7	1.00	0%
Total		72.24			65.89	
Kalamazoo City						
		HHI: 4,416.59			2,840.43	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	32.02	56%	3	33.50	23%
CITIZENS INSURANCE COMPANY OF AMERICA	2	19.67	35%	4	13.00	9%
ALLSTATE INSURANCE COMPANY	3	3.00	5%			
HORACE MANN INSURANCE COMPANY	4	1.08	2%	5	1.00	1%

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	Rank	Total	Percent	Rank	Total	Percent
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	5	1.00	2%	5	1.00	1%
Total		56.77			48.50	
Remainder of Kalamazoo County	HHI: 6,166.98			4,778.71		
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	33.37	77%	2	34.60	20%
CITIZENS INSURANCE COMPANY OF AMERICA	2	5.00	12%	5	2.00	1%
HORACE MANN INSURANCE COMPANY	3	3.00	7%	4	2.33	1%
ALLSTATE INSURANCE COMPANY	4	1.83	4%			
Total		43.20			38.93	
Lansing City	HHI: 4,995.44			4,255.69		
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	38.50	68%	2	38.45	17%
CITIZENS INSURANCE COMPANY OF AMERICA	2	9.25	16%	4	6.33	3%
ALLSTATE INSURANCE COMPANY	3	6.00	11%	5	6.00	3%
MICHIGAN INSURANCE COMPANY	4	2.00	4%			
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	5	1.00	2%	6	1.00	0%
Total		56.75			51.78	
Remainder of Clinton, Eaton and Ingham Counties	HHI: 6,638.09			6,322.40		
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	62.30	81%	2	71.73	17%
CITIZENS INSURANCE COMPANY OF AMERICA	2	6.00	8%	4	5.00	1%
ALLSTATE INSURANCE COMPANY	3	5.91	8%	4	5.00	1%
HORACE MANN INSURANCE COMPANY	4	2.00	3%	6	2.00	0%
STATE FARM FIRE AND CASUALTY COMPANY	5	1.00	1%	7	1.00	0%
Total		77.21			84.73	
Saginaw City	HHI: 4,469.68			2,707.21		
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	72.69	63%	1	89.87	44%
ALLSTATE INSURANCE COMPANY	2	25.16	22%	4	26.08	13%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	3	6.00	5%	6	5.17	3%
HORACE MANN INSURANCE COMPANY	3	6.00	5%	5	8.00	4%
STATE FARM FIRE AND CASUALTY COMPANY	5	2.00	2%	7	3.08	1%
CITIZENS INSURANCE COMPANY OF AMERICA	5	2.00	2%			
STATE FARM GENERAL INSURANCE COMPANY	7	1.00	1%			
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	1.00	1%	8	1.00	0%

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	Rank	Total	Percent	Rank	Total	Percent
Total		115.85			133.20	
Remainder of Saginaw County		HHI: 5,525.90			3,497.21	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	61.52	70%	1	59.94	44%
ALLSTATE INSURANCE COMPANY	2	21.33	24%	3	15.33	11%
HORACE MANN INSURANCE COMPANY	3	5.00	6%	5	3.00	2%
Total		87.85			78.27	
Oakland County		HHI: 5,769.05			7,326.39	
ALLSTATE INSURANCE COMPANY	1	181.00	73%	2	124.66	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	48.41	20%	4	59.79	3%
CITIZENS INSURANCE COMPANY OF AMERICA	3	5.50	2%	5	3.00	0%
HORACE MANN INSURANCE COMPANY	4	5.00	2%	5	3.00	0%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	5	2.00	1%	8	2.00	0%
STATE FARM GENERAL INSURANCE COMPANY	5	2.00	1%			
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	1.00	0%	9	1.00	0%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	7	1.00	0%			
STATE FARM FIRE AND CASUALTY COMPANY	7	1.00	0%	7	2.16	0%
Total		246.91			195.61	
Bay County		HHI: 7,699.03			4,142.37	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	96.52	87%	1	101.58	57%
ALLSTATE INSURANCE COMPANY	2	9.00	8%	4	8.00	5%
HORACE MANN INSURANCE COMPANY	3	2.00	2%	5	3.00	2%
BROTHERHOOD MUTUAL INSURANCE COMPANY	4	1.00	1%	6	1.00	1%
CITIZENS INSURANCE COMPANY OF AMERICA	4	1.00	1%			
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	4	1.00	1%	6	1.00	1%
Total		110.52			114.58	
Ottawa County		HHI: 3,883.36			6,427.82	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	28.23	57%	2	30.84	14%
ALLSTATE INSURANCE COMPANY	2	9.50	19%	3	6.50	3%
CITIZENS INSURANCE COMPANY OF AMERICA	3	5.58	11%	4	2.83	1%
HORACE MANN INSURANCE COMPANY	4	5.00	10%	5	2.00	1%
GLENS FALLS INSURANCE COMPANY, THE	5	1.00	2%			

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	Rank	Total	Percent	Rank	Total	Percent
Jackson County	Total 49.31			42.17		
	HHI: 6,320.73			2,832.59		
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	72.85	78%	3	77.24	28%
ALLSTATE INSURANCE COMPANY	2	9.08	10%	4	9.50	3%
CITIZENS INSURANCE COMPANY OF AMERICA	3	8.00	9%	5	9.00	3%
MICHIGAN INSURANCE COMPANY	4	2.00	2%	6	4.00	1%
HORACE MANN INSURANCE COMPANY	5	1.00	1%	7	1.00	0%
	Total 92.93			100.74		
	HHI: 6,527.07			4,006.26		
Muskegon County	1	191.45	80%	1	169.19	57%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	15.25	6%	6	7.17	2%
CITIZENS INSURANCE COMPANY OF AMERICA	3	15.16	6%	5	11.50	4%
ALLSTATE INSURANCE COMPANY	4	15.00	6%	4	14.00	5%
MICHIGAN INSURANCE COMPANY	5	1.00	0%			
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	5	1.00	0%	7	1.00	0%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	7	0.33	0%			
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY						
	Total 239.19			202.86		
	HHI: 5,252.63			3,291.95		
Monroe County	1	57.34	66%	2	53.52	36%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	25.08	29%	3	24.08	16%
ALLSTATE INSURANCE COMPANY	3	2.00	2%	6	0.50	0%
CITIZENS INSURANCE COMPANY OF AMERICA	4	1.00	1%	5	1.00	1%
HORACE MANN INSURANCE COMPANY	4	1.00	1%			
NORTHERN ASSURANCE COMPANY OF AMERICA, THE						
	Total 86.42			79.10		
	HHI: 3,998.28			3,326.86		
Upper Peninsula	1	219.68	45%	1	208.90	40%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	212.27	44%	2	205.30	39%
NORTHERN MUTUAL INSURANCE COMPANY	3	19.83	4%	5	11.50	2%
ALLSTATE INSURANCE COMPANY	4	15.00	3%	8	2.00	0%
CITIZENS INSURANCE COMPANY OF AMERICA	5	13.42	3%	6	11.42	2%
HORACE MANN INSURANCE COMPANY	6	3.00	1%	7	3.00	1%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY						

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STATE FARM FIRE AND CASUALTY COMPANY	7	1.00	0%	9	1.00	0%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	7	1.00	0%	9	1.00	0%
Total		485.20			444.12	
Northern Michigan		HHI: 6,654.98			3,642.43	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	592.57	81%	1	638.18	46%
ALLSTATE INSURANCE COMPANY	2	71.33	10%	4	69.25	5%
HORACE MANN INSURANCE COMPANY	3	27.33	4%	5	29.25	2%
CITIZENS INSURANCE COMPANY OF AMERICA	4	27.17	4%	6	16.75	1%
NORTHERN MUTUAL INSURANCE COMPANY	5	5.73	1%	7	5.64	0%
NORTHERN ASSURANCE COMPANY OF AMERICA, THE	6	4.08	1%			
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	7	1.00	0%	8	1.00	0%
GE PROPERTY & CASUALTY INSURANCE COMPANY	7	1.00	0%			
STATE FARM GENERAL INSURANCE COMPANY	7	1.00	0%			
BROTHERHOOD MUTUAL INSURANCE COMPANY	7	1.00	0%	8	1.00	0%
MICHIGAN INSURANCE COMPANY	7	1.00	0%	8	1.00	0%
Total		733.21			762.07	
Remainder of Southern Michigan		HHI: 6,965.67			3,321.60	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	1,177.00	83%	1	1,235.52	42%
ALLSTATE INSURANCE COMPANY	2	140.16	10%	4	263.91	9%
CITIZENS INSURANCE COMPANY OF AMERICA	3	43.00	3%	6	21.75	1%
HORACE MANN INSURANCE COMPANY	4	22.33	2%	5	23.08	1%
MICHIGAN INSURANCE COMPANY	5	14.00	1%	7	13.00	0%
NORTHERN ASSURANCE COMPANY OF AMERICA, THE	6	8.58	1%	11	1.67	0%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	7	7.00	0%	8	5.00	0%
BROTHERHOOD MUTUAL INSURANCE COMPANY	8	4.00	0%	9	3.00	0%
Total		1,416.07			1,566.93	
Policy Group: Moderate-Quality						
Statewide Total		HHI: 4,180.16			4,501.92	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	51,463.09	64%	1	54,036.70	66%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	7,103.97	9%	2	7,416.16	9%

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FARMERS' MUTUAL INSURANCE COMPANY	3	3,009.00	4%	3	3,309.00	4%
NORTHERN MUTUAL INSURANCE COMPANY	4	2,485.87	3%	5	2,360.64	3%
PIONEER STATE MUTUAL INSURANCE COMPANY	5	2,385.76	3%	4	2,493.99	3%
FREMONT MUTUAL INSURANCE COMPANY	6	1,372.61	2%	8	1,060.82	1%
MIC GENERAL INSURANCE CORPORATION	7	1,357.10	2%	44	10.47	0%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	1,347.60	2%	7	1,424.98	2%
Total		70,525.00			72,112.76	
Detroit City	HHI: 8,409.39			8,639.20		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	22,496.75	92%	1	22,600.25	93%
MIC GENERAL INSURANCE CORPORATION	2	362.08	1%	34	1.91	0%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	226.27	1%	3	229.63	1%
NATIONWIDE INSURANCE COMPANY OF AMERICA	4	193.49	1%			
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	5	128.92	1%	2	272.58	1%
CITIZENS INSURANCE COMPANY OF AMERICA	6	96.08	0%	6	90.50	0%
AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE	7	94.75	0%	8	73.77	0%
HASTINGS MUTUAL INSURANCE COMPANY	8	87.25	0%	7	82.08	0%
Total		23,685.59			23,350.72	
Remainder of Wayne County	HHI: 4,786.16			5,975.61		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	2,301.50	69%	1	2,943.34	77%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2	139.58	4%	2	134.34	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	101.03	3%	4	93.11	2%
MIC GENERAL INSURANCE CORPORATION	4	91.16	3%	32	2.00	0%
NATIONWIDE INSURANCE COMPANY OF AMERICA	5	83.93	3%			
CITIZENS INSURANCE COMPANY OF AMERICA	6	70.58	2%	6	61.00	2%
BADGER MUTUAL INSURANCE COMPANY	7	67.83	2%	5	69.67	2%
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	8	61.17	2%	3	123.09	3%
Total		2,916.78			3,426.55	
Warren City	HHI: 5,706.49			6,910.78		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	324.17	75%	1	360.58	83%
MIC GENERAL INSURANCE CORPORATION	2	18.83	4%	20	0.75	0%

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FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	18.19	4%	2	19.67	5%
CITIZENS INSURANCE COMPANY OF AMERICA	4	13.00	3%	3	14.00	3%
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY	5	12.90	3%	5	4.90	1%
HASTINGS MUTUAL INSURANCE COMPANY	6	9.00	2%	6	3.58	1%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	7	7.00	2%	4	6.00	1%
AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE	8	5.01	1%	11	2.43	1%
Total		408.10			411.91	
Remainder of Macomb County	HHI: 2,943.36			3,568.59		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	445.92	51%	1	493.83	57%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2	134.09	15%	2	150.09	17%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	34.57	4%	3	39.67	5%
CITIZENS INSURANCE COMPANY OF AMERICA	4	30.00	3%	4	32.25	4%
MIC GENERAL INSURANCE CORPORATION	5	29.00	3%			
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY	6	26.60	3%	8	10.50	1%
WEST AMERICAN INSURANCE COMPANY	7	21.08	2%	5	19.08	2%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	8	19.00	2%	6	17.00	2%
Total		740.26			762.42	
Ann Arbor City	HHI: 1,930.50			2,042.77		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	19.33	31%	1	23.34	31%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2	15.33	24%	2	18.25	24%
NATIONWIDE INSURANCE COMPANY OF AMERICA	3	10.25	16%			
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	4	4.00	6%	5	2.00	3%
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	5	3.00	5%	3	12.58	17%
VESTA FIRE INSURANCE CORPORATION	6	2.50	4%			
PIONEER STATE MUTUAL INSURANCE COMPANY	7	2.00	3%	8	1.54	2%
WESTFIELD INSURANCE COMPANY	7	2.00	3%	5	2.00	3%
Total		58.41			59.71	
Remainder of Washtenaw County	HHI: 3,989.90			5,090.92		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	232.16	62%	1	292.92	70%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	32.57	9%	3	32.38	8%

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	Rank	Total	Percent	Rank	Total	Percent
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	3	31.75	8%	2	38.42	9%
HASTINGS MUTUAL INSURANCE COMPANY	4	15.41	4%	8	3.00	1%
VESTA FIRE INSURANCE CORPORATION	5	8.91	2%			
MIC GENERAL INSURANCE CORPORATION	6	6.75	2%			
PIONEER STATE MUTUAL INSURANCE COMPANY	7	6.64	2%	5	6.00	1%
NATIONWIDE INSURANCE COMPANY OF AMERICA	8	6.00	2%			
Total		340.19			372.72	
Flint City	HHI: 4,099.71			4,995.50		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	1,418.75	62%	1	1,499.33	70%
MIC GENERAL INSURANCE CORPORATION	2	241.66	11%	23	1.58	0%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	141.28	6%	2	154.89	7%
EMCASCO INSURANCE COMPANY	4	119.01	5%	3	132.75	6%
PIONEER STATE MUTUAL INSURANCE COMPANY	5	67.36	3%	4	75.46	4%
NATIONWIDE INSURANCE COMPANY OF AMERICA	6	43.99	2%			
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	37.00	2%	7	30.00	1%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	8	27.98	1%	8	26.85	1%
Total		2,097.03			1,920.86	
Remainder of Genesee County	HHI: 4,602.29			6,038.12		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	1,540.08	66%	1	1,863.92	77%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	249.42	11%	2	236.75	10%
MIC GENERAL INSURANCE CORPORATION	3	161.41	7%	29	0.33	0%
PIONEER STATE MUTUAL INSURANCE COMPANY	4	96.35	4%	3	94.64	4%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	5	40.99	2%	4	39.49	2%
NATIONWIDE INSURANCE COMPANY OF AMERICA	6	31.09	1%			
EMCASCO INSURANCE COMPANY	7	27.42	1%	7	21.41	1%
HORACE MANN INSURANCE COMPANY	8	26.17	1%	6	23.83	1%
Total		2,172.93			2,280.37	
Grand Rapids City	HHI: 4,256.87			4,606.86		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	1,082.92	64%	1	1,170.33	67%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2	95.16	6%	2	91.43	5%

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	3	90.71	5%	4	75.18	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	67.97	4%	3	80.95	5%
FREMONT MUTUAL INSURANCE COMPANY	5	61.63	4%	9	33.03	2%
PIONEER STATE MUTUAL INSURANCE COMPANY	6	43.48	3%	6	46.54	3%
CITIZENS INSURANCE COMPANY OF AMERICA	7	37.08	2%	8	36.58	2%
NATIONWIDE INSURANCE COMPANY OF AMERICA	8	35.17	2%			
Total		1,514.12			1,534.04	
Remainder of Kent County		HHI: 1,298.92			1,348.67	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	165.00	24%	1	177.75	27%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	114.44	17%	2	100.28	15%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	3	87.83	13%	3	80.17	12%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	4	76.31	11%	4	72.31	11%
PIONEER STATE MUTUAL INSURANCE COMPANY	5	48.17	7%	5	53.04	8%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	40.09	6%	7	34.08	5%
CITIZENS INSURANCE COMPANY OF AMERICA	7	33.75	5%	6	34.75	5%
FREMONT MUTUAL INSURANCE COMPANY	8	28.62	4%	10	17.98	3%
Total		594.21			570.36	
Kalamazoo City		HHI: 3,839.38			4,727.78	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	511.42	60%	1	529.58	67%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2	90.02	11%	2	93.00	12%
HASTINGS MUTUAL INSURANCE COMPANY	3	50.41	6%			
CITIZENS INSURANCE COMPANY OF AMERICA	4	37.58	4%	4	33.17	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	30.67	4%	3	33.93	4%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	6	18.00	2%	5	15.00	2%
FREMONT MUTUAL INSURANCE COMPANY	7	14.13	2%	11	4.57	1%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	8	12.98	2%	18	2.59	0%
Total		765.21			711.84	
Remainder of Kalamazoo County		HHI: 1,914.53			2,259.25	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	104.00	34%	1	115.50	39%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	71.98	24%	2	73.40	25%

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
PIONEER STATE MUTUAL INSURANCE COMPANY	3	32.61	11%	3	31.65	11%
HASTINGS MUTUAL INSURANCE COMPANY	4	12.00	4%			
CITIZENS INSURANCE COMPANY OF AMERICA	5	11.17	4%	4	11.00	4%
WESTFIELD INSURANCE COMPANY	6	10.00	3%	6	9.25	3%
HAMILTON MUTUAL INSURANCE COMPANY OF CINCINNATI, OHIO (THE)	7	8.00	3%	8	6.59	2%
FREMONT MUTUAL INSURANCE COMPANY	8	6.33	2%	7	7.33	2%
Total		256.09			254.72	
Lansing City	HHI: 2,730.18			3,505.05		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	249.59	48%	1	318.59	56%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	96.06	18%	2	102.19	18%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	3	20.00	4%	5	18.00	3%
MIC GENERAL INSURANCE CORPORATION	4	19.50	4%	26	0.50	0%
PIONEER STATE MUTUAL INSURANCE COMPANY	5	19.19	4%	4	21.00	4%
NATIONWIDE INSURANCE COMPANY OF AMERICA	6	18.08	3%			
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	17.00	3%	6	15.00	3%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	8	11.37	2%	7	12.00	2%
Total		450.79			487.28	
Remainder of Clinton, Eaton and Ingham Counties	HHI: 3,305.93			3,693.03		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	490.83	54%	1	512.58	57%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	168.04	18%	2	168.14	19%
PIONEER STATE MUTUAL INSURANCE COMPANY	3	32.88	4%	4	32.23	4%
HASTINGS MUTUAL INSURANCE COMPANY	4	32.00	4%	8	14.16	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	5	31.50	3%	3	33.17	4%
FREMONT MUTUAL INSURANCE COMPANY	6	24.06	3%	6	17.32	2%
HOME-OWNERS INSURANCE COMPANY	7	19.00	2%	5	18.00	2%
MIC GENERAL INSURANCE CORPORATION	8	12.75	1%	31	0.83	0%
Total		811.06			796.43	
Saginaw City	HHI: 6,731.37			6,525.39		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	1,685.00	82%	1	1,673.00	80%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	88.93	4%	2	108.39	5%

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
MIC GENERAL INSURANCE CORPORATION	3	38.83	2%	29	0.41	0%
NATIONWIDE INSURANCE COMPANY OF AMERICA	4	34.25	2%			
PIONEER STATE MUTUAL INSURANCE COMPANY	5	28.43	1%	5	35.38	2%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	6	23.58	1%	7	29.44	1%
EMCASCO INSURANCE COMPANY	7	21.67	1%	8	20.68	1%
HASTINGS MUTUAL INSURANCE COMPANY	8	17.58	1%	10	12.00	1%
Total		1,938.27			1,879.30	
Remainder of Saginaw County		HHI: 2,044.05			2,525.58	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	164.80	33%	1	181.49	37%
MICHIGAN BASIC PROPERTY INS ASSOCIATION	2	138.00	27%	2	146.58	30%
PIONEER STATE MUTUAL INSURANCE COMPANY	3	58.96	12%	3	73.46	15%
MIC GENERAL INSURANCE CORPORATION	4	36.66	7%	22	0.50	0%
HASTINGS MUTUAL INSURANCE COMPANY	5	26.58	5%	4	27.83	6%
FRANKENMUTH MUTUAL INSURANCE COMPANY	6	18.00	4%	5	14.00	3%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	10.25	2%			
EMCASCO INSURANCE COMPANY	8	9.00	2%	7	6.00	1%
Total		462.25			449.86	
Oakland County		HHI: 4,795.77			5,902.13	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	2,101.92	69%	1	2,378.08	76%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2	182.84	6%	2	205.09	7%
MIC GENERAL INSURANCE CORPORATION	3	164.08	5%	33	1.66	0%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	142.48	5%	3	157.06	5%
CITIZENS INSURANCE COMPANY OF AMERICA	5	44.83	1%	4	32.42	1%
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY	6	34.10	1%	12	18.60	1%
HASTINGS MUTUAL INSURANCE COMPANY	7	31.83	1%	15	15.58	1%
AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE	8	31.53	1%	10	21.80	1%
Total		2,733.61			2,830.29	
Bay County		HHI: 3,394.00			3,323.33	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	485.59	54%	1	459.59	53%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	160.72	18%	2	182.21	21%

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
PIONEER STATE MUTUAL INSURANCE COMPANY	3	77.87	9%	3	75.46	9%
HASTINGS MUTUAL INSURANCE COMPANY	4	67.58	8%	8	8.00	1%
FRANKENMUTH MUTUAL INSURANCE COMPANY	5	30.00	3%	5	30.00	3%
WEST AMERICAN INSURANCE COMPANY	6	21.17	2%	6	21.33	2%
FREMONT MUTUAL INSURANCE COMPANY	7	11.82	1%	9	5.24	1%
SENTRY INSURANCE, A MUTUAL COMPANY	8	10.00	1%	7	10.00	1%
Total		864.75			791.83	
Ottawa County	HHI: 2,447.03			2,801.00		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	171.67	43%	1	200.09	48%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	73.25	18%	2	66.52	16%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	3	61.75	15%	3	60.43	14%
FREMONT MUTUAL INSURANCE COMPANY	4	16.48	4%	5	11.41	3%
CITIZENS INSURANCE COMPANY OF AMERICA	5	13.42	3%	4	14.00	3%
HASTINGS MUTUAL INSURANCE COMPANY	6	11.00	3%	11	5.66	1%
PIONEER STATE MUTUAL INSURANCE COMPANY	7	8.59	2%	6	8.95	2%
WESTFIELD INSURANCE COMPANY	8	6.50	2%	8	7.00	2%
Total		362.66			374.06	
Jackson County	HHI: 3,472.18			4,118.70		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	619.33	56%	1	682.75	62%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	155.10	14%	2	158.59	14%
WESTFIELD INSURANCE COMPANY	3	53.42	5%	4	37.17	3%
HASTINGS MUTUAL INSURANCE COMPANY	4	50.08	5%	19	3.00	0%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	5	42.60	4%	3	43.17	4%
CITIZENS INSURANCE COMPANY OF AMERICA	6	30.67	3%	6	23.00	2%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	26.33	2%			
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	8	17.00	2%	5	35.83	3%
Total		994.53			983.51	
Muskegon County	HHI: 3,858.82			4,137.03		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	1,212.50	58%	1	1,278.09	60%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	466.93	22%	2	486.25	23%

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FREMONT MUTUAL INSURANCE COMPANY	3	101.86	5%	4	77.19	4%
NATIONWIDE INSURANCE COMPANY OF AMERICA	4	58.77	3%			
PIONEER STATE MUTUAL INSURANCE COMPANY	5	46.04	2%	5	52.00	2%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	6	44.89	2%	6	33.83	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	34.75	2%	7	33.33	2%
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	8	30.00	1%	3	83.67	4%
Total		1,995.74			2,044.36	
Monroe County		HHI: 2,570.08			2,629.58	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	258.13	34%	2	250.83	34%
MICHIGAN BASIC PROPERTY INS ASSOCIATION	2	257.58	34%	1	267.42	36%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	3	74.25	10%	3	88.41	12%
HASTINGS MUTUAL INSURANCE COMPANY	4	70.91	9%	4	62.58	8%
PIONEER STATE MUTUAL INSURANCE COMPANY	5	19.99	3%	5	24.63	3%
FREMONT MUTUAL INSURANCE COMPANY	6	11.00	1%	6	8.40	1%
NORTHERN ASSURANCE COMPANY OF AMERICA, THE	7	7.00	1%	13	2.00	0%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	6.00	1%	8	5.00	1%
WESTFIELD INSURANCE COMPANY	8	6.00	1%	7	6.00	1%
Total		710.86			715.27	
Upper Peninsula		HHI: 2,844.23			2,788.19	
NORTHERN MUTUAL INSURANCE COMPANY	1	2,404.95	43%	1	2,297.56	41%
MICHIGAN BASIC PROPERTY INS ASSOCIATION	2	1,640.67	30%	2	1,710.09	31%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	329.13	6%	4	342.71	6%
GREAT LAKES MUTUAL INSURANCE COMPANY	4	328.00	6%	3	418.00	8%
CITIZENS INSURANCE COMPANY OF AMERICA	5	225.33	4%	5	192.75	3%
PIONEER STATE MUTUAL INSURANCE COMPANY	6	141.85	3%	7	143.67	3%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	117.41	2%			
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	8	70.00	1%	6	166.82	3%
Total		5,257.34			5,271.60	
Northern Michigan		HHI: 2,185.83			2,297.23	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	3,653.33	34%	1	3,730.08	34%

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARMERS' MUTUAL INSURANCE COMPANY	2	3,009.00	28%	2	3,309.00	30%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	1,447.03	13%	3	1,502.30	14%
PIONEER STATE MUTUAL INSURANCE COMPANY	4	560.48	5%	4	555.30	5%
FREMONT MUTUAL INSURANCE COMPANY	5	425.12	4%	5	365.33	3%
CITIZENS INSURANCE COMPANY OF AMERICA	6	276.75	3%	6	237.25	2%
HASTINGS MUTUAL INSURANCE COMPANY	7	221.91	2%	9	173.75	2%
GREAT LAKES MUTUAL INSURANCE COMPANY	8	182.00	2%	8	215.00	2%
Total		9,775.62			10,088.01	
Remainder of Southern Michigan		HHI: 3,551.63			3,797.49	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	8,115.08	56%	1	8,609.09	58%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	2,463.75	17%	2	2,612.82	18%
PIONEER STATE MUTUAL INSURANCE COMPANY	3	979.89	7%	3	1,036.89	7%
FREMONT MUTUAL INSURANCE COMPANY	4	576.38	4%	4	447.58	3%
HASTINGS MUTUAL INSURANCE COMPANY	5	415.75	3%	5	406.08	3%
CITIZENS INSURANCE COMPANY OF AMERICA	6	224.42	2%	8	183.58	1%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	210.78	1%			
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	192.50	1%	7	217.25	1%
Total		13,178.55			13,513.29	
Policy Group: High-Quality						
Statewide Total		HHI: 936.38			931.05	
STATE FARM FIRE AND CASUALTY COMPANY	1	492,326.25	21%	1	505,372.02	21%
HOME-OWNERS INSURANCE COMPANY	2	320,848.57	14%	2	357,481.09	15%
ALLSTATE INSURANCE COMPANY	3	279,958.81	12%	4	213,464.66	9%
CITIZENS INSURANCE COMPANY OF AMERICA	4	251,908.84	11%	3	248,792.58	10%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	83,822.45	4%	5	100,992.92	4%
FIRE INSURANCE EXCHANGE	6	82,732.40	4%	10	59,063.10	2%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	69,249.00	3%	9	59,608.00	2%
FARMERS' MUTUAL INSURANCE COMPANY	8	57,187.00	2%	6	82,397.00	3%
Total		1,638,033.31			1,627,171.36	
Detroit City		HHI: 1,710.31			1,423.93	

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
ALLSTATE INSURANCE COMPANY	1	36,653.00	33%	1	27,178.16	26%
STATE FARM FIRE AND CASUALTY COMPANY	2	23,328.08	21%	2	24,537.66	24%
FIRE INSURANCE EXCHANGE	3	7,692.24	7%	4	5,444.57	5%
CIVIC PROPERTY AND CASUALTY COMPANY	4	6,819.41	6%	3	7,240.16	7%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	5	4,802.79	4%	5	4,818.41	5%
CITIZENS INSURANCE COMPANY OF AMERICA	6	4,292.50	4%	8	4,126.00	4%
HOME-OWNERS INSURANCE COMPANY	7	3,159.41	3%	7	4,150.50	4%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	3,063.03	3%	6	4,184.30	4%
Total		89,810.46			81,679.76	
Remainder of Wayne County	HHI: 1,219.50			1,123.31		
ALLSTATE INSURANCE COMPANY	1	50,410.32	22%	2	39,122.08	18%
STATE FARM FIRE AND CASUALTY COMPANY	2	46,368.00	20%	1	47,999.91	22%
CITIZENS INSURANCE COMPANY OF AMERICA	3	31,064.00	14%	3	30,448.50	14%
HOME-OWNERS INSURANCE COMPANY	4	17,353.00	8%	4	19,879.16	9%
SAFECO INSURANCE COMPANY OF AMERICA	5	10,256.61	5%	6	7,476.21	3%
FIRE INSURANCE EXCHANGE	6	9,826.91	4%	5	7,871.83	4%
MEEMIC INSURANCE COMPANY	7	6,543.25	3%	7	7,165.33	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	4,983.00	2%	9	4,257.00	2%
Total		176,805.09			164,220.02	
Warren City	HHI: 1,878.32			1,731.25		
STATE FARM FIRE AND CASUALTY COMPANY	1	9,347.33	32%	1	8,439.50	32%
ALLSTATE INSURANCE COMPANY	2	6,768.16	23%	2	5,071.57	19%
CITIZENS INSURANCE COMPANY OF AMERICA	3	4,415.58	15%	3	4,481.83	17%
HOME-OWNERS INSURANCE COMPANY	4	1,028.75	4%	4	1,132.00	4%
FIRE INSURANCE EXCHANGE	5	697.08	2%	7	543.32	2%
SAFECO INSURANCE COMPANY OF AMERICA	6	691.86	2%	8	489.51	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	572.56	2%	6	612.71	2%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	410.00	1%	12	337.00	1%
Total		23,931.32			21,107.44	
Remainder of Macomb County	HHI: 1,638.31			1,609.41		

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM FIRE AND CASUALTY COMPANY	1	42,795.00	31%	1	45,503.33	34%
ALLSTATE INSURANCE COMPANY	2	29,203.83	21%	2	21,875.25	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	14,338.50	11%	3	14,744.58	11%
HOME-OWNERS INSURANCE COMPANY	4	7,503.91	6%	4	8,152.41	6%
FRANKENMUTH MUTUAL INSURANCE COMPANY	5	3,907.00	3%	6	3,466.00	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	3,798.23	3%	5	4,692.26	3%
FIRE INSURANCE EXCHANGE	7	3,207.99	2%	10	2,357.58	2%
SAFECO INSURANCE COMPANY OF AMERICA	8	3,031.81	2%	9	2,418.80	2%
Total		107,786.27			103,210.21	
Ann Arbor City	HHI: 1,431.46			1,612.61		
STATE FARM FIRE AND CASUALTY COMPANY	1	6,893.91	33%	1	6,995.08	35%
CITIZENS INSURANCE COMPANY OF AMERICA	2	2,710.83	13%	2	2,783.58	14%
ALLSTATE INSURANCE COMPANY	3	1,912.41	9%	3	1,530.41	8%
HOME-OWNERS INSURANCE COMPANY	4	1,051.58	5%	6	655.75	3%
SAFECO INSURANCE COMPANY OF AMERICA	5	943.37	4%	5	676.21	3%
MEEMIC INSURANCE COMPANY	6	811.91	4%	4	904.41	5%
CINCINNATI INSURANCE COMPANY, THE	7	775.64	4%	13	312.14	2%
GLENS FALLS INSURANCE COMPANY, THE	8	690.82	3%	7	568.47	3%
Total		15,790.47			14,426.05	
Remainder of Washtenaw County	HHI: 1,150.31			1,054.21		
STATE FARM FIRE AND CASUALTY COMPANY	1	9,305.41	27%	1	9,764.75	25%
ALLSTATE INSURANCE COMPANY	2	4,539.58	13%	4	3,540.33	9%
CITIZENS INSURANCE COMPANY OF AMERICA	3	3,239.00	9%	5	3,338.92	9%
HOME-OWNERS INSURANCE COMPANY	4	2,844.08	8%	2	3,926.50	10%
FIRE INSURANCE EXCHANGE	5	1,786.33	5%	8	1,330.99	3%
MEEMIC INSURANCE COMPANY	6	1,389.08	4%	7	1,490.83	4%
HASTINGS MUTUAL INSURANCE COMPANY	7	1,377.91	4%	3	3,701.33	10%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	1,336.43	4%	6	1,547.03	4%
Total		25,817.82			28,640.68	
Flint City	HHI: 866.62			871.11		

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM FIRE AND CASUALTY COMPANY	1	5,881.41	21%	1	6,025.91	22%
CITIZENS INSURANCE COMPANY OF AMERICA	2	3,476.75	12%	2	3,293.58	12%
ALLSTATE INSURANCE COMPANY	3	2,812.50	10%	3	2,194.33	8%
HOME-OWNERS INSURANCE COMPANY	4	2,516.41	9%	4	1,707.00	6%
FIRE INSURANCE EXCHANGE	5	1,468.16	5%	7	1,020.75	4%
FRANKENMUTH MUTUAL INSURANCE COMPANY	6	1,144.00	4%	12	838.00	3%
HORACE MANN INSURANCE COMPANY	7	890.50	3%	10	895.75	3%
HASTINGS MUTUAL INSURANCE COMPANY	8	845.33	3%	5	1,122.33	4%
Total		19,035.06			17,097.65	
Remainder of Genesee County	HHI: 767.29			773.82		
CITIZENS INSURANCE COMPANY OF AMERICA	1	8,987.42	13%	2	9,482.92	13%
FRANKENMUTH MUTUAL INSURANCE COMPANY	2	7,957.00	11%	5	6,369.00	8%
HOME-OWNERS INSURANCE COMPANY	3	7,759.00	11%	1	11,006.08	15%
STATE FARM FIRE AND CASUALTY COMPANY	4	7,397.75	10%	3	7,644.50	10%
ALLSTATE INSURANCE COMPANY	5	6,220.33	9%	7	4,598.91	6%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	5,892.72	8%	4	7,088.88	9%
FIRE INSURANCE EXCHANGE	7	5,248.58	7%	8	3,454.66	5%
PIONEER STATE MUTUAL INSURANCE COMPANY	8	3,858.75	5%	6	5,288.14	7%
Total		53,321.55			54,933.09	
Grand Rapids City	HHI: 1,477.13			1,566.92		
STATE FARM FIRE AND CASUALTY COMPANY	1	20,677.75	32%	1	21,213.00	34%
CITIZENS INSURANCE COMPANY OF AMERICA	2	10,137.33	16%	2	10,515.08	17%
FOREMOST SIGNATURE INSURANCE COMPANY	3	5,233.41	8%			
HOME-OWNERS INSURANCE COMPANY	4	3,653.66	6%	4	2,769.41	4%
HASTINGS MUTUAL INSURANCE COMPANY	5	3,380.58	5%	3	4,077.91	6%
ALLSTATE INSURANCE COMPANY	6	3,304.91	5%	5	2,487.50	4%
SAFECO INSURANCE COMPANY OF AMERICA	7	2,275.01	4%	10	1,617.01	3%
FIRE INSURANCE EXCHANGE	8	1,666.91	3%	12	1,281.91	2%
Total		50,329.56			43,961.82	
Remainder of Kent County	HHI: 958.76			924.89		

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	1	12,002.33	18%	1	12,871.67	18%
STATE FARM FIRE AND CASUALTY COMPANY	2	10,431.41	16%	2	11,126.83	15%
HOME-OWNERS INSURANCE COMPANY	3	8,030.16	12%	3	10,365.33	14%
ALLSTATE INSURANCE COMPANY	4	6,342.91	10%	4	4,523.41	6%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	5	3,933.26	6%	5	4,430.64	6%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	2,949.08	5%	7	3,463.07	5%
HASTINGS MUTUAL INSURANCE COMPANY	7	2,919.58	4%	6	3,643.83	5%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	2,132.00	3%	11	1,819.00	2%
Total		48,740.73			52,243.78	
Kalamazoo City	HHI: 2,184.65			2,430.67		
STATE FARM FIRE AND CASUALTY COMPANY	1	12,059.66	41%	1	12,516.66	43%
CITIZENS INSURANCE COMPANY OF AMERICA	2	6,124.50	21%	2	6,226.92	21%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	3	1,682.05	6%	3	1,699.19	6%
HOME-OWNERS INSURANCE COMPANY	4	1,396.00	5%	5	964.08	3%
SAFECO INSURANCE COMPANY OF AMERICA	5	987.16	3%	7	687.64	2%
ALLSTATE INSURANCE COMPANY	6	877.75	3%	6	714.58	2%
CINCINNATI INSURANCE COMPANY, THE	7	809.98	3%			
HASTINGS MUTUAL INSURANCE COMPANY	8	662.75	2%	4	1,590.00	5%
Total		24,599.85			24,399.07	
Remainder of Kalamazoo County	HHI: 1,167.24			1,083.14		
HOME-OWNERS INSURANCE COMPANY	1	4,541.75	21%	1	6,105.83	23%
CITIZENS INSURANCE COMPANY OF AMERICA	2	3,374.75	16%	2	3,544.92	14%
STATE FARM FIRE AND CASUALTY COMPANY	3	3,132.00	14%	3	3,255.25	12%
ALLSTATE INSURANCE COMPANY	4	3,033.66	14%	4	2,370.91	9%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	1,267.01	6%	6	1,406.53	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	673.66	3%	9	711.24	3%
FIRE INSURANCE EXCHANGE	7	467.24	2%	15	332.99	1%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	454.00	2%	14	354.00	1%
Total		16,944.07			18,081.67	
Lansing City	HHI: 1,275.29			1,199.49		

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM FIRE AND CASUALTY COMPANY	1	6,047.66	20%	1	6,233.25	20%
CITIZENS INSURANCE COMPANY OF AMERICA	2	5,758.75	19%	3	5,211.42	16%
HOME-OWNERS INSURANCE COMPANY	3	5,732.50	19%	2	6,124.33	19%
ALLSTATE INSURANCE COMPANY	4	3,498.25	11%	4	2,750.58	9%
HASTINGS MUTUAL INSURANCE COMPANY	5	1,453.75	5%	5	2,020.66	6%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	6	1,040.00	3%	6	1,254.00	4%
SAFECO INSURANCE COMPANY OF AMERICA	7	646.90	2%	15	408.37	1%
FIRE INSURANCE EXCHANGE	8	448.91	1%	18	284.58	1%
Total		24,626.72			24,287.19	
Remainder of Clinton, Eaton and Ingham Counties	HHI: 1,199.32			1,065.32		
HOME-OWNERS INSURANCE COMPANY	1	14,168.41	22%	1	15,296.75	22%
CITIZENS INSURANCE COMPANY OF AMERICA	2	10,151.92	16%	2	9,583.00	14%
ALLSTATE INSURANCE COMPANY	3	8,819.91	14%	4	7,029.58	10%
STATE FARM FIRE AND CASUALTY COMPANY	4	8,255.41	13%	3	8,622.83	13%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	3,748.80	6%	5	4,297.61	6%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	6	1,812.00	3%	8	2,081.00	3%
HASTINGS MUTUAL INSURANCE COMPANY	7	1,669.16	3%	7	2,408.08	4%
FIRE INSURANCE EXCHANGE	8	1,473.08	2%	15	991.91	1%
Total		50,098.69			50,310.76	
Saginaw City	HHI: 1,397.33			1,371.69		
STATE FARM FIRE AND CASUALTY COMPANY	1	7,287.00	32%	1	7,073.66	31%
CINCINNATI INSURANCE COMPANY, THE	2	2,429.54	11%	2	2,693.47	12%
CITIZENS INSURANCE COMPANY OF AMERICA	3	1,832.42	8%	5	1,712.92	7%
HOME-OWNERS INSURANCE COMPANY	4	1,571.25	7%	4	1,770.00	8%
ALLSTATE INSURANCE COMPANY	5	1,159.58	5%	6	925.08	4%
HORACE MANN INSURANCE COMPANY	6	977.67	4%	7	921.42	4%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	851.91	4%			
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	8	674.17	3%	3	2,148.32	9%
Total		16,783.54			17,244.87	
Remainder of Saginaw County	HHI: 860.38			796.66		

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
HOME-OWNERS INSURANCE COMPANY	1	3,821.33	16%	1	4,035.50	15%
FRANKENMUTH MUTUAL INSURANCE COMPANY	2	3,087.00	13%	3	2,785.00	11%
STATE FARM FIRE AND CASUALTY COMPANY	3	2,909.75	12%	2	2,821.33	11%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	2,264.06	9%	4	2,622.70	10%
ALLSTATE INSURANCE COMPANY	5	2,247.83	9%	7	1,799.50	7%
CINCINNATI INSURANCE COMPANY, THE	6	1,641.70	7%	6	1,886.17	7%
CITIZENS INSURANCE COMPANY OF AMERICA	7	1,276.50	5%	9	1,240.58	5%
NATIONWIDE INSURANCE COMPANY OF AMERICA	8	955.61	4%			
Total		18,203.78			17,190.78	
Oakland County	HHI: 1,159.89			973.17		
STATE FARM FIRE AND CASUALTY COMPANY	1	62,765.91	23%	1	64,537.50	21%
ALLSTATE INSURANCE COMPANY	2	54,005.66	20%	2	41,878.58	14%
CITIZENS INSURANCE COMPANY OF AMERICA	3	23,411.58	9%	4	23,024.75	8%
FIRE INSURANCE EXCHANGE	4	17,906.16	7%	6	14,053.50	5%
HOME-OWNERS INSURANCE COMPANY	5	16,540.33	6%	5	19,790.66	7%
SAFECO INSURANCE COMPANY OF AMERICA	6	9,468.74	4%	11	7,009.67	2%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	7,909.00	3%	10	7,084.00	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	7,749.72	3%	7	9,347.88	3%
Total		199,757.10			186,726.54	
Bay County	HHI: 1,598.78			1,781.55		
STATE FARM FIRE AND CASUALTY COMPANY	1	10,044.00	33%	1	10,170.25	35%
HOME-OWNERS INSURANCE COMPANY	2	5,083.41	17%	2	5,526.91	19%
FOREMOST SIGNATURE INSURANCE COMPANY	3	3,044.82	10%			
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	2,452.02	8%	3	2,961.78	10%
CINCINNATI INSURANCE COMPANY, THE	5	1,906.87	6%	4	2,050.15	7%
CITIZENS INSURANCE COMPANY OF AMERICA	6	1,285.67	4%	5	1,115.25	4%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	1,112.00	4%	6	973.00	3%
SAFECO INSURANCE COMPANY OF AMERICA	8	754.60	2%	11	516.08	2%
Total		25,683.39			23,313.42	
Ottawa County	HHI: 1,480.83			1,508.61		

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM FIRE AND CASUALTY COMPANY	1	18,659.41	32%	1	19,351.91	33%
CITIZENS INSURANCE COMPANY OF AMERICA	2	7,955.00	14%	2	8,017.25	13%
HOME-OWNERS INSURANCE COMPANY	3	6,146.91	11%	3	6,952.83	12%
ALLSTATE INSURANCE COMPANY	4	4,009.58	7%	5	3,044.91	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	3,687.80	6%	4	4,235.62	7%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	2,194.75	4%	6	2,325.83	4%
MEEMIC INSURANCE COMPANY	7	1,579.00	3%	7	1,842.16	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	1,314.00	2%	9	1,089.00	2%
Total		45,546.45			46,859.51	
Jackson County	HHI: 1,133.67			1,137.41		
HOME-OWNERS INSURANCE COMPANY	1	8,325.91	23%	1	9,512.25	25%
STATE FARM FIRE AND CASUALTY COMPANY	2	6,015.08	17%	2	6,195.50	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	5,363.08	15%	3	4,850.50	13%
ALLSTATE INSURANCE COMPANY	4	1,436.25	4%	8	1,067.75	3%
FIRE INSURANCE EXCHANGE	5	1,260.07	3%	13	807.91	2%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	1,187.59	3%	6	1,446.81	4%
HASTINGS MUTUAL INSURANCE COMPANY	7	1,174.83	3%	7	1,441.00	4%
WESTFIELD INSURANCE COMPANY	8	1,121.00	3%	11	900.33	2%
Total		25,883.81			26,222.05	
Muskegon County	HHI: 1,075.59			1,138.61		
STATE FARM FIRE AND CASUALTY COMPANY	1	9,019.83	22%	1	8,928.75	21%
HOME-OWNERS INSURANCE COMPANY	2	7,630.91	18%	2	8,808.41	21%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	3,960.35	9%	3	4,606.73	11%
CITIZENS INSURANCE COMPANY OF AMERICA	4	3,854.00	9%	4	3,816.58	9%
ALLSTATE INSURANCE COMPANY	5	2,896.50	7%	5	2,242.75	5%
NATIONWIDE INSURANCE COMPANY OF AMERICA	6	1,320.98	3%			
FREMONT MUTUAL INSURANCE COMPANY	7	1,068.62	3%	9	809.22	2%
SAFECO INSURANCE COMPANY OF AMERICA	8	927.61	2%	13	599.29	1%
Total		30,678.80			29,811.73	
Monroe County	HHI: 1,275.62			1,216.19		

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM FIRE AND CASUALTY COMPANY	1	9,322.75	26%	1	9,268.25	24%
HOME-OWNERS INSURANCE COMPANY	2	6,623.83	18%	2	7,193.08	19%
CITIZENS INSURANCE COMPANY OF AMERICA	3	3,744.83	10%	3	3,520.58	9%
HASTINGS MUTUAL INSURANCE COMPANY	4	2,300.83	6%	4	2,961.91	8%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	2,056.69	6%	5	2,512.40	7%
ALLSTATE INSURANCE COMPANY	6	1,691.00	5%	6	1,335.16	4%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	1,158.00	3%	8	1,025.00	3%
WESTFIELD INSURANCE COMPANY	8	1,090.00	3%	7	1,089.66	3%
Total		27,987.93			28,906.04	
Upper Peninsula	HHI: 1,504.45			1,667.90		
HOME-OWNERS INSURANCE COMPANY	1	28,325.91	30%	1	30,503.83	33%
STATE FARM FIRE AND CASUALTY COMPANY	2	15,281.08	16%	2	14,927.83	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	10,240.58	11%	3	9,994.50	11%
NORTHERN MUTUAL INSURANCE COMPANY	4	9,664.72	10%	4	9,436.10	10%
FRANKENMUTH MUTUAL INSURANCE COMPANY	5	5,279.00	6%	5	4,624.00	5%
FIRE INSURANCE EXCHANGE	6	3,174.41	3%	13	980.16	1%
ALLSTATE INSURANCE COMPANY	7	2,787.66	3%	9	2,006.75	2%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	2,014.52	2%	7	2,127.31	2%
Total		76,767.88			74,600.48	
Northern Michigan	HHI: 1,190.56			1,336.37		
HOME-OWNERS INSURANCE COMPANY	1	63,884.58	22%	2	69,604.08	21%
FARMERS' MUTUAL INSURANCE COMPANY	2	57,187.00	19%	1	82,397.00	25%
STATE FARM FIRE AND CASUALTY COMPANY	3	37,243.16	13%	3	37,105.00	11%
CITIZENS INSURANCE COMPANY OF AMERICA	4	33,371.67	11%	4	32,368.42	10%
ALLSTATE INSURANCE COMPANY	5	11,332.16	4%	8	8,457.92	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	10,349.56	3%	5	11,983.06	4%
PIONEER STATE MUTUAL INSURANCE COMPANY	7	9,544.12	3%	6	10,899.54	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	9,414.00	3%	7	8,579.00	3%
Total		232,326.25			261,394.01	
Remainder of Southern Michigan	HHI: 1,026.54			1,102.37		

Appendix D (Exposures)

Highest Share of Written Exposures by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM FIRE AND CASUALTY COMPANY	1	101,857.50	21%	1	105,113.58	21%
HOME-OWNERS INSURANCE COMPANY	2	92,155.58	19%	2	101,548.41	21%
CITIZENS INSURANCE COMPANY OF AMERICA	3	39,499.33	8%	3	38,478.33	8%
ALLSTATE INSURANCE COMPANY	4	33,256.24	7%	6	25,166.83	5%
FOREMOST SIGNATURE INSURANCE COMPANY	5	29,417.66	6%			
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	25,527.86	5%	4	30,284.96	6%
HASTINGS MUTUAL INSURANCE COMPANY	7	21,999.75	4%	5	26,936.25	5%
FIRE INSURANCE EXCHANGE	8	15,854.41	3%	9	11,286.74	2%
Total		359,568.33			338,815.10	